UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Laura E. Hansen : Chapter 13

Thomas R. Hansen

Debtors

JPMorgan Chase Bank, NA

v.

Movant : Bankruptcy Case Number

13-20525 AMC

Laura E. Hansen and Thomas R. Hansen

Respondent/Debtors

And :

William C. Miller, Esquire :

Trustee :

Debtor's Response to the Motion of JPMorgan Chase Bank NA for Relief from the Automatic Stay

Debtors, Laura E. Hansen and Thomas R. Hansen, by and through their counsel,

MICHAEL SCHWARTZ, ESQUIRE, hereby file this response to the Motion for Relief of

JPMorgan Chase Bank and in support thereof avers as follows:

- 1. ADMITTED.
- 2. ADMITTED.
- 3. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
 - 4. ADMITTED.

- 5. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 6. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 7. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 8. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 9. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 10. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.
- 11. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.

WHEREFORE, Debtors, Laura and Thomas Hansen, requests this Honorable Court deny the motion of JPMorgan Chase Bank, as Trustee for relief from automatic stay and to

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declare the automatic stay is still in effect.

Respectfully Submitted,

\s\ Michael Schwartz

MICHAEL SCHWARTZ, ESQUIRE

Counsel for Debtors